

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor:
Federal Home Loan Mortgage Corporation, as Trustee for the
benefit of the Freddie Mac Seasoned Credit Risk Transfer
Trust, Series 2019-2

In Re:
Mirtha D. Perez
Debtor



Order Filed on February 25, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 23-16132 JKS

Adv. No.:

Hearing Date: 2/13/2025 @ 10:00 a.m.

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: February 25, 2025

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Mirtha D. Perez

Case No: 23-16132 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2019-2, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 21 Terrace Place, Kearny, NJ, 07032, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Jamal J. Romero, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 30, 2025, Debtor is due for the July 2024 through February 2025 for a total post-petition default of \$18,843.08 (2 @ \$2,461.93; 6 @ @ \$2,462.52; less suspense \$855.90); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears totaling \$18,843.08 shall be paid prior to February 28, 2025; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2025 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that the motion is hereby resolved.